

**Information to identify the case:**

Debtor 1 Anna M. Gabor  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **11-21276-TPA**

Social Security number or ITIN **xxx-xx-0947**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anna M. Gabor

8/25/16

**By the court:**

Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Anna M. Gabor  
 Debtor

Case No. 11-21276-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 20

Date Rcvd: Aug 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2016.

db +Anna M. Gabor, 1100 Oak Avenue, Turtle Creek, PA 15145-1746  
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,  
     Philadelphia, PA 19106-1541  
 12990767 +Citifinancial, PO Box 499, Hanover, MD 21076-0499  
 13107340 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,  
     Pittsburgh, PA 15219  
 12990770 EMP of Allegheny County LLC, c/o Escallate, 5200 SR, North Canton, OH 44720  
 12990771 +National City Mortgage, 3232 Newark Drive, Miamisburg, OH 45342-5433  
 13057395 +RUSHMORE LOAN MANAGEMENT SERVICES, 7515 Irvine Center Drive, Suite 100,  
     Irvine, CA 92618-2930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 26 2016 00:59:31 Pennsylvania Dept. of Revenue,

    Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
     Harrisburg, PA 17128-0946

12990766 +EDI: RESURGENT.COM Aug 26 2016 00:58:00 B-Real, LLC, MS 550, PO Box 91121,  
     Seattle, WA 98111-9221

12990768 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 26 2016 00:59:52 Duquesne Light,  
     Payment Processing Center, Pittsburgh, PA 15267-0001

12990769 +EDI: ECAST.COM Aug 26 2016 00:58:00 ECast Settlement Corporation, POB 35480,  
     Newark, NJ 07193-5480

13243580 +EDI: RESURGENT.COM Aug 26 2016 00:58:00 East Bay Funding, LLC,  
     c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288

12990772 +EDI: RMSC.COM Aug 26 2016 00:58:00 Peach Direct /GEMB, PO Box 981439,  
     El Paso, TX 79998-1439

12990773 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 26 2016 00:59:37 U. S. Trustee's Office,  
     1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721

12990776 +EDI: WFFC.COM Aug 26 2016 00:58:00 WFS/ Wachovia Dealer, PO Box 1697,  
     Winterville, NC 28590-1697

12998458 +EDI: WFFC.COM Aug 26 2016 00:58:00 Wells Fargo Bank, N.A., 4137 121st Street,  
     Urbandale, IA 50323-2310

13023145 EDI: WFFC.COM Aug 26 2016 00:58:00 Wells Fargo Dealer Services, PO BOX 19657,  
     Irvine CA 92623-9657

12990774 +EDI: WFFC.COM Aug 26 2016 00:58:00 Wells Fargo Financial, 3201 North 4th Ave,  
     Sioux Falls, SD 57104-0700

12990775 +EDI: WFFC.COM Aug 26 2016 00:58:00 Wells Fargo Financial Bank, PO Box 14487,  
     Des Moines, IA 50306-3487

13080706 EDI: ECAST.COM Aug 26 2016 00:58:00 eCAST Settlement Corporation, assignee,  
     of GE Money Bank, POB 35480, Newark, NJ 07193-5480

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Rushmore Loan Management Services  
 cr Wells Fargo Bank, N.A et al...  
 cr Wells Fargo Dealer Services, Inc.  
 cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
     GREENVILLE, SC 29602-0288  
 13010335\* B-Real, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTALS: 4, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Aug 25, 2016

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2016 at the address(es) listed below:

Adam M. Barnes on behalf of Defendant Millennium Capital and Recovery Corporation abarnes@walshlegal.net, sfijewski@walshlegal.net  
Andrew F Gornall on behalf of Creditor Rushmore Loan Management Services agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Gary William Short on behalf of Plaintiff Anna M. Gabor garyshortlegal@gmail.com, gwshort@verizon.net  
Gary William Short on behalf of Debtor Anna M. Gabor garyshortlegal@gmail.com, gwshort@verizon.net  
Keri P. Ebeck on behalf of Creditor Wells Fargo Dealer Services, Inc. kebeck@weltman.com, jbluemle@weltman.com  
Keri P. Ebeck on behalf of Defendant Wells Fargo Dealer Services, Inc. kebeck@weltman.com, jbluemle@weltman.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteewdpacom

TOTAL: 9